

**FOR IMMEDIATE RELEASE**  
**04 April, 2003**  
**PUBLIC NOTICE #2003-14**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

**The California Department of Insurance's San Francisco Viewing Room  
is fully operation again.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed.

Request must be in writing and addressed to: RATE

**ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**04-Apr-03**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-2047	0626	ACE AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.50%
03-2048	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.50%
03-2049	0626	ACE INDEMNITY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.50%
03-2050	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.50%
03-2125	0008	ALLSTATE INS. CO.	COMM	ALLIED LINES	RATE	NONE	1.00%
03-2104	0008	ALLSTATE INS. CO.	COMM	FIDELITY	RULE CHANGE	NONE	
03-2087	0008	ALLSTATE INS. CO.	COMM	FIRE	RATE	NONE	1.00%
03-2039	0008	ALLSTATE INS. CO.	COMM	INLAND MARINE	RATE & FORM	NONE	-17.30%
03-2046	0008	ALLSTATE INS. CO.	COMM	MULTI-PERIL	RATE & FORM	BUSINESS PACKAGE POLICY	2.30%
03-2036	0008	ALLSTATE INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PROD LIAB	46.80%
03-2060	0008	ALLSTATE INS. CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA & EXCESS	0.00%
03-2030	0361	AMERICAN ALTERNATIVE INS. CORP	COMM	MULTI-PERIL	NEW PROGRAM	SPECIAL DISTRICTS	0.00%
03-2117	0361	AMERICAN ALTERNATIVE INS. CORP	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-2130	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-2027	0019	AMERICAN BANKERS INS. CO. OF FLORIDA	PERS	AUTO LIABILITY	RATE	NON-STANDARD AUTO	25.00%
03-2037	0019	AMERICAN BANKERS INS. CO. OF FLORIDA	PERS	AUTO PHYSICAL DAMAGE	RATE	NON-STANDARD AUTO	25.00%
03-2127	0761	AMERICAN INS. CO. (THE)	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-2040	0761	AMERICAN INS. CO. (THE)	COMM	MEDICAL MALPRACTICE	RATE	DENTIST'S PROFESSIONAL LIABILITY	15.00%
03-2116	1279	ARCH INS. CO.	COMM	SURETY	NEW PROGRAM	NONE	0.00%
03-2131	0761	ASSOCIATED INDEMNITY CORP	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-2041	0761	ASSOCIATED INDEMNITY CORP	COMM	MEDICAL MALPRACTICE	RATE	DENTIST'S PROFESSIONAL LIABILITY	15.00%
03-2051	0626	BANKERS STANDARD INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.50%
03-2122	0079	CIM INS. CORP	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN		
03-2061	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	OTHER LIABILITY	RATE & FORM	HR3210 - CERTIFIED	-2.70%
03-2070	0007	FEDERATED MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-2071	0007	FEDERATED SVC INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-2068	0553	FIRE & CASUALTY INS. CO. OF CONNECTICUT (THE)	COMM	INLAND MARINE	NEW PROGRAM	UNITED COLLECTORS	0.00%
03-2132	0761	FIREMAN'S FUND INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-2042	0761	FIREMAN'S FUND INS. CO.	COMM	MEDICAL MALPRACTICE	RATE	DENTIST'S PROFESSIONAL LIABILITY	15.00%
03-2093	0163	FIRST NATIONAL INS. CO. OF AMERICA	PERS	AUTO LIAB/PHYS DAMAGE	RATE	EMPLOYEE AFFINITY GROUP DISCOUNTS	2.60%
03-2110	0031	GEICO CASUALTY CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NON STANDARD	
03-2072	0031	GEICO GENERAL INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	AFFINITY GROUP	
03-2075	0031	GEICO GENERAL INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	SKILLED ARTISANS & TECHNICIANS GROUP	
03-2107	0031	GEICO GENERAL INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	STANDARD	

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03-2111	0031	GEICO GENERAL INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	SPONSORED MARKETING GROUP	
03-2063	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	
03-2073	0031	GEICO INDEMNITY CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	AFFINITY GROUP	
03-2077	0031	GEICO INDEMNITY CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	SKILLED ARTISANS & TECHNICIANS GROUP	
03-2108	0031	GEICO INDEMNITY CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	STANDARD	
03-2114	0031	GEICO INDEMNITY CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	SPONSORED MARKETING GROUP	
03-2020	0111	GOLDEN EAGLE INS. CORP	COMM	OTHER LIABILITY	RATE	NONE	6.70%
03-2074	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	AFFINITY GROUP	
03-2080	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	SKILLED ARTISANS & TECHNICIANS GROUP	
03-2109	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	STANDARD	
03-2115	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	SPONSORED MARKETING GROUP	
03-2112	0084	GREAT AMERICAN INS. CO. OF NEW YORK	PERS	AUTO LIAB/PHYS DAMAGE	RATE	CLASSIC COLLECTORS	8.00%
03-1997	0000	HARCO NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210 (CERTIFIED ACTS)	1.00%
03-2024	0000	HARCO NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210 - NON CERTIFIED	
03-2099	0300	HORACE MANN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
03-2052	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.50%
03-2053	0626	INS. CO. OF NORTH AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.50%
03-2065	0012	INS. CO. OF THE STATE OF PA (THE)	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AIG PRIVATE CLIENT GROUP	0.00%
03-2136	0012	INS. CO. OF THE STATE OF PA (THE)	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AIG PRIVATE CLIENT GROUP	
03-1994	0108	KEMPER CASUALTY INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	BOP	0.00%
03-2026	0108	KEMPER CASUALTY INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	NONE	0.00%
03-1979	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0.00%
03-2118	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	CATASTROPHE	0.00%
03-1995	0108	KEMPER EMPLOYERS INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	BOP	0.00%
03-2029	0108	KEMPER EMPLOYERS INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	NONE	0.00%
03-1980	0108	KEMPER EMPLOYERS INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0.00%
03-2119	0108	KEMPER EMPLOYERS INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	CATASTROPHE	0.00%
03-2138	0350	MEDICAL PROTECTIVE CO. (THE)	COMM	MEDICAL MALPRACTICE	RULE CHANGE	HEALTHCARE PROVIDERS	0.00%
03-2089	0241	METROPOLITAN DIRECT PROPERTY & CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
03-2133	0169	MIDDLESEX INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-2083	0169	MIDDLESEX INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	0.00%

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03-2100	0169	MIDDLESEX INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-NON-CERTIFIED	0.00%
03-2128	2978	mitsui marine & fire ins. co. of america	COMM	BOILER & MACHINERY	RATE	NONE	0.00%
03-2137	0761	NATIONAL SURETY CORP	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-2044	0761	NATIONAL SURETY CORP	COMM	MEDICAL MALPRACTICE	RATE	DENTIST'S PROFESSIONAL LIABILITY	15.00%
03-2021	0111	NETHERLANDS INS. CO. (THE)	COMM	OTHER LIABILITY	RATE	NONE	6.70%
03-2019	1282	NORCAL MUTUAL INS. CO.	COMM	MEDICAL MALPRACTICE	FORMS	PROF LIAB-PHYSICIANS & SURGEONS	
03-2103	1282	NORCAL MUTUAL INS. CO.	COMM	MEDICAL MALPRACTICE	RULE CHANGE	INTEGRATED HEALTHCARE SYSTEMS	4.70%
03-2066	0158	NORTH RIVER INS. CO. (THE)	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
03-2055	0626	PACIFIC EMPLOYERS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.50%
03-2022	0111	PEERLESS INS. CO.	COMM	OTHER LIABILITY	RATE	NONE	6.70%
03-2025	0677	PHILADELPHIA INDEMNITY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	PREMIER MANUFACTURED HOMEOWNERS	
03-2090	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	0.00%
03-2028	0031	REDWOOD FIRE & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0.00%
03-2096	0163	SAFECO INS. CO. OF AMERICA	PERS	AUTO LIAB/PHYS DAMAGE	RATE	EMPLOYEE AFFINITY GROUP DISCOUNTS	2.60%
03-2134	0169	SENTRY INS., A MUTUAL CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-2084	0169	SENTRY INS., A MUTUAL CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-2101	0169	SENTRY INS., A MUTUAL CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-NON-CERTIFIED	0.00%
03-2135	0169	SENTRY SELECT INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-2086	0169	SENTRY SELECT INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-2102	0169	SENTRY SELECT INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-NON-CERTIFIED	0.00%
03-2038	0000	SIRIUS AMERICA INS. CO.	COMM	AUTO LIABILITY	RATE	NONE	22.00%
03-2126	3219	SOMPO JAPAN INS. CO. OF AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	37.40%
03-1996	0108	SPECIALTY NATIONAL INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	BOP	0.00%
03-2031	0108	SPECIALTY NATIONAL INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	NONE	0.00%
03-1981	0108	SPECIALTY NATIONAL INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0.00%
03-2121	0108	SPECIALTY NATIONAL INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	CATASTROPHE	0.00%
03-2058	0176	STATE FARM FIRE & CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210 - CERTIFIED	3.40%
03-2123	0176	STATE FARM FIRE & CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-NON-CERTIFIED	3.40%
03-2054	0176	STATE FARM GENERAL INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RATE & FORM	HR3210-NON-CERTIFIED	0.00%
03-2079	0176	STATE FARM GENERAL INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RATE & FORM	HR3210-CERTIFIED	0.00%
03-2069	0176	STATE FARM GENERAL INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210 - NON-CERTIFIED	0.00%
03-2076	0176	STATE FARM GENERAL INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210 - CERTIFIED	0.00%
03-2057	0176	STATE FARM GENERAL INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210-CERTIFIED	0.00%
03-2097	0176	STATE FARM GENERAL INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210-NON CERTIFIED	0.00%

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03-2113	0176	STATE FARM GENERAL INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210-CERTIFIED	0.00%
03-2059	0176	STATE FARM MUTUAL AUTOMOBILE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210 - CERTIFIED	3.40%
03-2124	0176	STATE FARM MUTUAL AUTOMOBILE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-NON-CERTIFIED	3.40%
03-2129	2978	SUMITOMO MARINE & FIRE INS. CO. OF AMERICA	COMM	BOILER & MACHINERY	RATE	NONE	0.00%
03-2067	0158	UNITED STATES FIRE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
03-2106	0031	UNITED STATES LIABILITY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-2062	0111	WAUSAU BUSINESS INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210 - CERTIFIED	-2.70%
03-2064	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210 - CERTIFIED	-2.70%
03-2056	0626	WESTCHESTER FIRE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.50%
03-2105	0273	WORKMEN'S AUTO INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-2120	0273	WORKMEN'S AUTO INS. CO.	PERS	AUTO LIABILITY	RATE	NONE	4.90%

**110 TOTAL APPLICATIONS RECEIVED**

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	03-478	01/31/03	CUMIS Insurance Society, Inc.	Commercial Fidelity	Rule Change	Credit Union Bond	0.00%
Correct	03-478	01/31/03	CUMIS Insurance Society, Inc.	Commercial Fidelity	Rule Change	Credit Union Bond	6.00%
Incorrect	03-1751	03/21/03	Fairmont Insurance Company	Commercial Auto Liability	Rate		12.00%
Correct	03-1751	03/21/03	Fairmont Insurance Company	Commercial Auto Liability	Rate		4.90%
Incorrect	03-985	02/11/03	Federated Mutual Insurance Company	Commercial Burglary and Theft	Rule Change		0.00%
Correct	03-985	02/11/03	Federated Mutual Insurance Company	Commercial Burglary and Theft	Rule Change		0.04%
Incorrect	03-993	02/11/03	Federated Service Insurance Company	Commercial Burglary and Theft	Rule Change		0.00%
Correct	03-993	02/11/03	Federated Service Insurance Company	Commercial Burglary and Theft	Rule Change		0.04%
Incorrect	03-1751	03/21/03	TIG Indemnity Company	Commercial Auto Liability	Rate		12.00%
Correct	03-1751	03/21/03	TIG Indemnity Company	Commercial Auto Liability	Rate		4.90%
Incorrect	03-1751	03/21/03	TIG Insurance Company	Commercial Auto Liability	Rate		12.00%
Correct	03-1751	03/21/03	TIG Insurance Company	Commercial Auto Liability	Rate		4.90%